

CITY RETIREES

Monthly FY 2014 Health Insurance Premiums Effective July 1, 2013 through June 30, 2014

Kaiser Permanente																
		HMO (In Plan Coverage Only)					POS Coverage (In Plan or out of Plan Coverage)									
		TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST					
Kaiser Permanente Under 65 Individual		Plan will not be offered in FY 2014*														
Monthly Premium	\$477.83											\$260.00	54.41%	\$217.83	45.59%	
Retiree + One																
Monthly Premium	\$914.04											\$260.00	28.45%	\$654.04	71.55%	
Family																
Monthly Premium	\$1,433.49	\$260.00	18.14%	\$1,173.49	81.86%											
Kaiser Permanente Over 65 Individual		Medicare Plus - Must have Parts A & B Note: Kaiser Medicare Rates effective 1/1/2012 through 12/31/2012														
Monthly Premium	\$208.55	\$260.00	100.00%	\$0.00	0.00%											
Retiree + One (Both Medicare)																
Monthly Premium	\$417.00	\$260.00	62.35%	\$157.00	37.65%											
Retiree + One (One Medicare, One Not)																
Monthly Premium	\$681.70	\$260.00	38.14%	\$421.70	61.86%											

United Health Care										
	HMO (In Plan Coverage Only)					POS Coverage (In Plan or out of Plan Coverage)				
	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST	TOTAL COST	CITY COST	CITY % OF COST	RETIREE COST	RETIREE % OF COST
United Health Care Under 65 Individual	UHC Choice (In Plan Coverage Only)					Choice Plus Coverage (In Plan or Out of Plan Coverage)				
Monthly Premium	\$578.40	\$260.00	44.95%	\$318.40		\$686.81	\$260.00	37.86%	\$426.81	62.14%
Retiree + One										
Monthly Premium	\$1,108.26	\$260.00	23.46%	\$848.26		\$1,314.33	\$260.00	19.78%	\$1,054.33	80.22%
Family										
Monthly Premium	\$1,738.14	\$260.00	14.96%	\$1,478.14		\$2,060.42	\$260.00	12.62%	\$1,800.42	87.38%
United Health Care Over 65 Individual	Choice Coverage >65 Must have Medicare Parts A & B					Choice Plus Coverage >65 Must have Medicare Parts A & B				
Monthly Premium	\$520.96	\$260.00	100.00%	\$260.96	0.00%	\$617.55	\$260.00	42.10%	\$357.55	57.90%
Retiree + One										
Monthly Premium	\$1,080.97	\$260.00	24.05%	\$820.97	75.95%	\$1,281.37	\$260.00	20.29%	\$1,021.37	79.71%
Family										
Monthly Premium	\$1,746.73	\$260.00	14.88%	\$1,486.73	85.12%	\$2,135.61	\$260.00	12.17%	\$1,875.61	87.83%

*Kaiser has informed the City that due to the plan design changes enacted in FY 2014 it will be unable to support the POS plan offered to employees and retirees in FY 2013. With the discontinuation of the POS plan, employees and retirees enrolled in the Kaiser POS plan in FY 2013 should select a new City sponsored plan during the FY 2014 open enrollment period which will take plan in May 2013.